

B. AMENDMENTS TO THE CLAIMS

1. (Currently Amended) A computer implemented method for generation of a set of required procedures for processing a mortgage loan comprising the acts of:

- receiving a request to process a mortgage loan at a server node, the request including loan application data;
accessing an electronic database, the electronic database including a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations;
applying appropriate jurisdictional, employee and lender criteria to the loan application data and to the electronic database to automatically determine a set of loan processing tasks applicable to each mortgage loan transaction
- generating a plurality of tasks trackable task actions at the server node, the tasks plurality of task actions comprising a subset of the comprehensive list and disclosing all actions required to process the mortgage loan, including tasks required by in compliance with applicable federal or state law; and
- distributing one or more of the tasks from the server node to one or more systems capable of performing one or more of the tasks.

2. (Original) The computer implemented method for automated processing a mortgage loan of claim 1 comprising the additional act of monitoring completion of the plurality of tasks whereby a report of completion of all required tasks can be generated.

3. (Original) The computer implemented method for automated processing of a mortgage loan of claim 1 comprising the additional act of authenticating a person submitting the request to process a mortgage loan.

4. (Original) The computer implemented method for automated processing of a

mortgage loan of claim 1 comprising the additional act of electronically transferring the plurality of tasks required to process the loan to an electronic loan processing workflow engine for controlling and managing execution of the tasks.

5. (Original) The computer implemented method for automated processing of a mortgage loan of claim 1 wherein the plurality of tasks required to process the mortgage loan are based upon mortgage loan related laws and regulations comprising Federal, State, local and professional regulations and requirements and implementing instructions relating to mortgage loan processing.

6. (Original) The computer implemented method for automated processing of a mortgage loan of claim 1 comprising an additional step of producing a completion certificate.

7. (Currently Amended) A compliance engine for automated processing of a mortgage loan comprising:

- a computer system having communications devices for receiving a request to process a mortgage loan;
- the computer system having an electronic database including a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations;
- the computer system having logic mechanisms programmed to apply an updatable set of rules, logic and criteria to each transaction in order to generate a plurality of tasks trackable task actions, the tasks plurality of task actions comprising a subset of the comprehensive list and identifying actions required to process the mortgage loan, including tasks required by in compliance with applicable federal or state law; and
- the computer system having additional logic mechanisms programmed to electronically distribute one or more of the tasks to one or more systems capable of performing one or more of the tasks.

8. (Original) The compliance engine of claim 7 further comprising electronic logic devices programmed to monitor completion of the plurality of tasks and to generate a report of completion of all required tasks.

9. (Original) The compliance engine of claim 7 wherein selected vendors are automatically notified by the compliance engine to perform a task and to report task completion to the compliance engine.

10. (Original) The compliance engine of claim 7 wherein the plurality of tasks required to process the mortgage loan are based upon mortgage loan related laws and regulations comprising Federal, State, local and professional regulations and requirements and implementing instructions relating to mortgage loan processing.

11. (Currently Amended) An apparatus for automated processing of a mortgage loan comprising:

- means for receiving a request to process a mortgage loan;
- means for storing a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations;
means for applying a set of rules, logic and criteria to the loan application data and to federal, state and local compliance data in order to determine an applicable subset of tasks required for correctly processing each request
- means, coupled to the means for receiving a request to process a mortgage loan, for generating a plurality of tasks-trackable task actions, the tasks plurality of task actions comprising a subset of the comprehensive list and identifying actions required to process the mortgage loan, including tasks required by in compliance with applicable federal or state law; and
- means, coupled to the means for generating a plurality of tasks required to process the

mortgage loan, for electronically distributing one or more of the plurality of tasks to one or more systems capable of performing one or more of the tasks.

12. (Currently Amended) In a network having a user node including a browser program coupled to said network, said user node providing requests for information and providing mortgage loan application related commands on said network, a network node comprising:

a mortgage loan processing server node responsive to a request from said user node to process a mortgage loan, whereby said mortgage loan processing server node provides a first mechanism for accessing an electronic database and for generating a plurality of tasks, the electronic database including a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations, the plurality of tasks comprising a subset of the comprehensive list and identifying actions required to process the mortgage loan, including tasks required by in compliance with applicable federal or state law; and provides a second mechanism coupled to the first mechanism, for distributing one or more of the plurality of tasks to one or more systems capable of performing one or more of the tasks.

13. (Original) The loan processing server node of claim 12 wherein the loan processing server node provides a third mechanism to electronically monitor completion of the plurality of tasks whereby a certificate of completion of all required tasks can be generated.

14. (Original) The loan processing server node of claim 12 wherein the actions required to process the mortgage loan are based upon mortgage loan related laws and regulations comprising Federal, State, local and professional regulations and requirements and implementing instructions relating to loan processing.

15. (Currently Amended) A computer program product stored on a computed usable medium, comprising:

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- a first computer readable program mechanism for receiving a request to process a mortgage loan;
- a second computer readable program mechanism for accessing an electronic database, applying a set of rules, logic and criteria to determine applicable tasks required for each mortgage loan transaction and for generating a plurality of tasks trackable task actions, the electronic database including a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations, the plurality of tasks comprising a subset of the comprehensive list and identifying actions required to process the mortgage loan, including tasks required by in compliance with applicable federal or state law; and
- a third computer readable code mechanism for distributing one or more of the plurality of tasks to one or more systems capable of performing one or more of the tasks.

16. (Original) The computer program product of claim 15 comprising a fourth computer readable code mechanism for monitoring completion of the plurality of tasks whereby a report of completion of all required tasks can be generated.

17. (Original) The computer program product of claim 15 wherein the plurality of tasks required to process the mortgage loan are based upon loan related laws and regulations comprising Federal, State, local and professional regulations and requirements and implementing instructions relating to mortgage loan processing.